

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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SPECIMEN ONLY

## LIMITED MEXICO COVERAGE – VIRGINIA

### WARNING

AUTO ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO, NOT THE LAWS OF THE UNITED STATES. UNDER MEXICAN LAW, AUTO ACCIDENTS ARE CONSIDERED A CRIMINAL OFFENSE AS WELL AS A CIVIL MATTER.

THE COVERAGE WE PROVIDE YOU BY THIS ENDORSEMENT DOES NOT MEET MEXICAN AUTO INSURANCE REQUIREMENTS.

YOU ARE REQUIRED TO PURCHASE LIABILITY INSURANCE THROUGH A LICENSED MEXICAN INSURANCE COMPANY FOR THIS ENDORSEMENT TO APPLY.

### SCHEDULE

|                         | Premium |
|-------------------------|---------|
| Limited Mexico Coverage | \$      |

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

#### I. Definitions

The **Definitions** Section is amended as follows:

- A.** "Your covered auto" means:
1. Any vehicle shown in the Declarations.
  2. A "newly acquired auto".
  3. Any "trailer" you own.
- B.** Paragraph 1. of the definition of "newly acquired auto" is replaced with the following:
1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period, and the vehicle is principally garaged and used in the United States:
    - a. A private passenger auto; or
    - b. A pickup or van, for which no other policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching.

#### II. Coverage

If afforded under this policy, all Liability, Medical Expense and Income Loss Benefits, Uninsured Motorists and Damage To Your Auto Coverage is extended to apply to accidents and losses which occur in Mexico within 25 miles of the United States border. This extension of coverage only applies while an "insured" seeking coverage under this endorsement is in Mexico on a trip of 10 days or less.

Our duty to defend under Liability Coverage will only apply if:

1. The original suit for damages is brought in the United States; and
2. The suit does not involve a Mexican citizen or resident.

#### III. Additional Exclusions

- A.** With respect to any coverage afforded under this endorsement, we do not provide coverage to any "insured":
1. If liability insurance from a licensed Mexican Insurance Company is not in force at the time of the accident or loss;

2. While "occupying" an auto other than "your covered auto"; or
  3. Who is a citizen or resident of Mexico. This Exclusion (A.3.) does not apply to loss payable under Damage To Your Auto Coverage if the accident arises out of the operation of "your covered auto" by a Mexican citizen or resident.
- B.** We will not pay under Damage To Your Auto Coverage for auto repairs made in Mexico unless "your covered auto" cannot be driven in its damaged condition. If it cannot be driven, we will not pay more than the actual cash value of "your covered auto" as that value would be determined in the United States, and not in Mexico.

#### **IV. Other Insurance**

The insurance we provide by this endorsement will be excess over any other collectible insurance.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

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